

Debtor 1 MICHAEL JOHNSON

Debtor 2 MARY JOHNSON
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 12-11327TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PNC BANK NA Court claim no. (if known): 5-2

Last 4 digits of any number you use to identify the debtor's account 7 6 7 3

Property Address: 9834 CHURCH RD
ESPYVILLE PA 16424

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>5,443.48</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>5,443.48</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>5,443.48</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$726.01

The next postpetition payment is due on 11 / 1 / 2017
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL JOHNSON
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Ronda J. Winnecour
Signature

Date 10/11/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL JOHNSON**
Name

Case number (if known) **12-11327TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
11/22/2013	0871635	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	52.15
12/23/2013	0875661	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	173.61
01/28/2014	0879782	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	125.71
02/25/2014	0883818	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	172.49
03/25/2014	0887872	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	124.89
04/25/2014	0892021	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	352.50
07/24/2014	0904258	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	159.85
08/26/2014	0908317	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	123.74
09/29/2014	0912476	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.76
10/29/2014	0916460	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	122.88
11/24/2014	0920585	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	168.64
12/22/2014	0925169	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	122.13
01/27/2015	0929253	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	120.44
02/24/2015	0933297	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	166.99
03/26/2015	0937363	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	120.93
04/24/2015	0941553	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	120.53
05/26/2015	0945627	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	120.13
06/23/2015	0949560	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	166.43
07/28/2015	0953650	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	122.04
08/26/2015	0957681	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	163.02
09/28/2015	0961579	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	115.07
10/26/2015	0965576	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	115.43
11/24/2015	0969742	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	159.93
12/22/2015	0973707	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	115.45
01/26/2016	0977773	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	158.86
02/24/2016	0981682	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	114.68
03/28/2016	0985735	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	114.29
04/22/2016	0989906	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	104.73
06/27/2016	1002638	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	191.29
07/26/2016	1006592	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	82.03
08/26/2016	1010606	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	113.54
10/26/2016	1018269	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	187.87
11/21/2016	1021561	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	78.60
12/21/2016	1024887	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	78.31
01/27/2017	1028376	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	109.56
02/24/2017	1031773	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	78.50
03/28/2017	1035216	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	109.06
04/21/2017	1038484	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	77.39
05/25/2017	1041768	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	76.60
07/25/2017	1048448	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	181.80
08/25/2017	1051809	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	89.41
09/26/2017	1055132	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	22.22
				<u>5,443.48</u>

MORTGAGE REGULAR PAYMENT (Part 3)

12/21/2012	0826054	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,791.70
01/29/2013	0830316	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	754.21
02/25/2013	0834451	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	754.20
03/26/2013	0838574	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	753.95
04/24/2013	0842708	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	844.96
05/23/2013	0846822	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	765.68
06/25/2013	0850993	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	895.04
07/25/2013	0855196	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	896.06
08/27/2013	0859347	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	991.20
09/26/2013	0863471	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,043.03
10/25/2013	0867568	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.44
11/22/2013	0871635	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.44
12/23/2013	0875661	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.44
01/28/2014	0879782	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.44
02/25/2014	0883818	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.44
03/25/2014	0887872	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.44
05/28/2014	0896101	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,155.82
06/25/2014	0900165	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	569.48

Debtor 1 **MICHAEL JOHNSON**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
07/24/2014	0904258	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,197.56
08/26/2014	0908317	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
09/29/2014	0912476	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
10/29/2014	0916460	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
11/24/2014	0920585	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
12/22/2014	0925169	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
01/27/2015	0929253	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	735.44
02/24/2015	0933297	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
03/26/2015	0937363	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
04/24/2015	0941553	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
05/26/2015	0945627	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
06/23/2015	0949560	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
07/28/2015	0953650	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
08/26/2015	0957681	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
09/28/2015	0961579	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
10/26/2015	0965576	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
11/24/2015	0969742	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
12/22/2015	0973707	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
01/26/2016	0977773	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
02/24/2016	0981682	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
03/28/2016	0985735	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
04/22/2016	0989906	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
05/24/2016	0993871	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	557.14
06/27/2016	1002638	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	905.34
07/26/2016	1006592	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
08/26/2016	1010606	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
09/27/2016	1014554	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	557.15
10/26/2016	1018269	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	905.33
11/21/2016	1021561	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
12/21/2016	1024887	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
01/27/2017	1028376	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
02/24/2017	1031773	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
03/28/2017	1035216	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
04/21/2017	1038484	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
05/25/2017	1041768	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
06/27/2017	1045151	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	625.61
07/25/2017	1048448	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	836.87
08/25/2017	1051809	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	731.24
09/26/2017	1055132	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	726.01
				<u>44,587.62</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL JOHNSON
MARY JOHNSON
9834 CHURCH ROAD
ESPYVILLE, PA 16424

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
1210 PARK AVE
MEADVILLE, PA 16335

PNC BANK NA
C/O PNC MORTGAGE
ATTN BANKRUPTCY DEPT
3232 NEWMARK DR
MIAMISBURG, OH 45342

VITTI AND VITTI AND ASSOCIATES PC
215 FOURTH AVE
PITTSBURGH, PA 15222

10/11/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee